



**UNITED STATES DEPARTMENT OF COMMERCE  
Patent and Trademark Office**

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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.
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09/131,637 08/10/98 TAMMARO N FMC-0954-PUS

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LM01/0915

EXAMINER

JORDAN III, W

ART UNIT

PAPER NUMBER

2764

DATE MAILED:

09/15/99

**Please find below and/or attached an Office communication concerning this application or proceeding.**

**Commissioner of Patents and Trademarks**

# Office Action Summary

Application No.  
**09/131,637**

Applicant(s)

**Tammaro**

Examiner

**Walter Jordan**

Group Art Unit

**2764**



☒ Responsive to communication(s) filed on Aug 10, 1998

☐ This action is **FINAL**.

☐ Since this application is in condition for allowance except for formal matters, **prosecution as to the merits is closed** in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11; 453 O.G. 213.

A shortened statutory period for response to this action is set to expire 3 month(s), or thirty days, whichever is longer, from the mailing date of this communication. Failure to respond within the period for response will cause the application to become abandoned. (35 U.S.C. § 133). Extensions of time may be obtained under the provisions of 37 CFR 1.136(a).

## Disposition of Claims

☒ Claim(s) 1-12 is/are pending in the application.

Of the above, claim(s) \_\_\_\_\_ is/are withdrawn from consideration.

☐ Claim(s) \_\_\_\_\_ is/are allowed.

☒ Claim(s) 1-12 is/are rejected.

☐ Claim(s) \_\_\_\_\_ is/are objected to.

☐ Claims \_\_\_\_\_ are subject to restriction or election requirement.

## Application Papers

☒ See the attached Notice of Draftsperson's Patent Drawing Review, PTO-948.

☐ The drawing(s) filed on \_\_\_\_\_ is/are objected to by the Examiner.

☐ The proposed drawing correction, filed on \_\_\_\_\_ is ☐ approved ☐ disapproved.

☐ The specification is objected to by the Examiner.

☐ The oath or declaration is objected to by the Examiner.

## Priority under 35 U.S.C. § 119

☐ Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d).

☐ All ☐ Some\* ☐ None of the CERTIFIED copies of the priority documents have been  
☐ received.

☐ received in Application No. (Series Code/Serial Number) \_\_\_\_\_.

☐ received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\*Certified copies not received: \_\_\_\_\_

☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).

## Attachment(s)

☒ Notice of References Cited, PTO-892

☒ Information Disclosure Statement(s), PTO-1449, Paper No(s). 2

☐ Interview Summary, PTO-413

☒ Notice of Draftsperson's Patent Drawing Review, PTO-948

☐ Notice of Informal Patent Application, PTO-152

--- SEE OFFICE ACTION ON THE FOLLOWING PAGES ---

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## DETAILED ACTION

### *Claim Rejections - 35 USC § 102*

1. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless --

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

2. Claims 1- 2 are rejected under 35 U.S.C. 102(b) as being clearly anticipated by DeFrancesco.

As per claim 1, DeFrancesco shows a method of:

- Processing a car loan application via the Internet. (column 18 line 2)
- Receiving a loan application request via the Internet. (column 8 line 64)
- Including a loan form that designates the service provider. (column 10 line 13)
- Receiving a completed form. (column 10 line 23)

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- Determining if service provider is a participant. (column 10 line 8)
- Transmitting via the Internet a completed form to the service provider if it is a system participant and faxing it if the service provider is not. (column 11 line 53)

As per claim 2, DeFrancesco shows a method of:

- Determining if the user is authorized. (column 12 line 10)

3. Claims 8-9 are rejected under 35 U.S.C. 102(b) as being anticipated by DeFrancesco.

As per claim 8, DeFrancesco shows a system comprising:

- An Internet capable PC. (column 9 line 32 and column 7 line 24)
- A server linked via the Internet to the dealership's PC which handles a plurality of service providers. (column 4 line 64 and column 24 lines 20-22)
- A server with a processor connected to a fax. (column 10 line 61)
- A server with a processor which determines if the service provider is a system participant, and transmits via the Internet the completed application form if the service provider is a system participant and if not faxing the information to the preselected service provider. (column 10 line 61 - column 11 line 13)

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DeFrancesco et al. does not explicitly show a server with a processor connected to a database. This, however, is deemed to be inherent to the DeFrancesco et al. system as the dealership “initially sets up all of the funding sources.” (Column 10 line 35) This information is used for storing, retrieving and sorting in the same way a database operates.

DeFrancesco et al. does not explicitly show a server with a processor that generates the form as a web page in response to a request via the Internet from a user at the dealership. This, however, is deemed to be inherent to the DeFrancesco et al. system as line 27 of column 9 and line 24 of column 7 show an Internet based system for producing a loan application form upon user request.

DeFrancesco et al. does not explicitly show a server with a processor that generates the form having a field for the service providers. This, however, is deemed to be inherent to the DeFrancesco et al. system as the user must designate a service provider else no car loan could be made.

As per claim 9, DeFrancesco shows a system comprising:

- User authorization techniques. (column 12 line 10)

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***Claim Rejections - 35 USC § 103***

4. Claims 3, 5, 6, 7, 10 and 12 are rejected under 35 U.S.C. 103(a) as being unpatentable over DeFrancesco and further in view of an official notice.

As per claim 3 as applied to claim 1 above, DeFrancesco et al. fail to teach that the Internet transmission of the application is encrypted.

Official notice is taken that encryption is an old and well known type of function in the cryptography art. It would have been obvious to one of ordinary skill in the art at the time of the applicant's invention to implement this feature so as to safeguard against theft.

As per claim 5 as applied to claim 1 above, DeFrancesco fails to teach the feature of the form to include vehicle licensing information.

Official notice is taken that the feature of the form to include vehicle licensing information is an old and well known type of function in the car loan art. It would have been obvious to one of ordinary skill in the art at the time of the applicant's invention to include this information because one's driving record represents a risk measurement control for the lender.

As per claim 6 as applied to claim 5 above, DeFrancesco et al. fails to teach the feature of

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transmitting the form that includes vehicle licensing information to the service provider.

Official notice is taken that the feature of transmitting the form that includes vehicle licensing information to the service provider is an old and well known type of function in the car loan art. It would have been obvious to one of ordinary skill in the art at the time of the applicant's invention to transmit this information so the loan application may be processed quickly.

As per claim 7 as applied to claim 1 above, DeFrancesco et al. fails to teach the feature of the form to include vehicle insurance information.

Official notice is taken that the feature of the form to include vehicle insurance information is an old and well known type of function in the car loan art. It would have been obvious to one of ordinary skill in the art at the time of the applicant's invention to include this information because one's driving record represents a risk measurement control for the lender.

As per claim 10 as applied to claim 8 above, DeFrancesco et al. fail to teach that the Internet transmission of the application is encrypted.

Official notice is taken that encryption is an old and well known type of function in the cryptography art. It would have been obvious to one of ordinary skill in the art at the time of the

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applicant's invention to implement this feature so as to safeguard against theft.

As per claim 12 as applied to claim 8, DeFrancesco et al. fail to teach that the system has a means for utilizing multiple GUI screens with fields to accept personal and vehicle transaction related information.

Official notice is taken that the use of multiple GUI screens with fields to accept personal and vehicle transaction related information is an old and well known type of function in the database art. It would have been obvious to one of ordinary skill in the art at the time of the applicant's invention to implement this feature because many database programs already were running under a GUI based operating system, namely, Windows.

5. Claims 4 and 11 are rejected under 35 U.S.C. 103(a) as being unpatentable in view of DeFrancesco et al. and in further view of Vanderdrift.

As per claim 4 as applied to claim 1 and also as per claim 11 as applied to claim 8 above, DeFrancesco et al. fail to teach reformatting the information in the application form prior to transmission.



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However, Vanderdrift discloses a method for reformatting data as to be compatible with user demands. (column 2 line 24)

It would have been obvious to someone skilled in the art of electronic loan processing to implement the feature of Vanderdrift because it would enable the loan information to be compatible with the service provider thereby expediting the loan process.

### *Conclusion*

6. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. Davidson #5,699,527 Date: 12/16/97; Jones et al. #5,239,462 Date: 8/24/93; Randle #5,899,982 Date: 5/4/99; IBM GB # 2,332,604 A Date: 6/23/99;

7. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Walter I. Jordan, III whose phone number is (703)306-5933.

The examiner can normally be reached on Monday to Thursday from 7:00 AM to 4:30 PM.

If attempts to reach the examiner are unsuccessful, the examiner's supervisor, James Trammell, can be reached on (703) 305-9768.

Any inquiry of general nature or relating to the status of this application or proceeding should be

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directed to the Group receptionist whose telephone number is (703) 305-3800.

Any response to this action should be mailed to:

Commissioner of Patents and Trademarks

Washington, D.C. 20231

or faxed to:

(703) 308-9051 (for formal communications intended for entry)

OR:

(703)308-5357 (informal/draft communications, please label "PROPOSED" OR  
"DRAFT")

  
James P. Trammell  
Supervisory Patent Examiner  
Technology Center 2700